

PROGRAMS AVAILABLE TO PROPERTY OWNERS

Program Name	Type of Funding	Maximum Funding Amount	Eligibility	Key Features of Program
USDA 504 Loan	Loan	\$ 20,000	Very low income	1% interest rate and up to 20 year term
USDA 504 Grant	Grant	\$ 7,500	> 62 in age, very low income	Grant can be combined with loan for \$27,500
CDBG Program	Grant or Loan	Depends (formula and funding based)	Low income homeowners	Would come from County's annual formula award from HUD - highly competitive
HOME Program	Grant or Loan	Depends (formula and funding based)	Low income homeowners	Would come from County's annual formula award from HUD - highly competitive

PROGRAMS AVAILABLE TO LEGAL ENTITIES (WHO MAY DISTRIBUTE TO PROPERTY OWNERS)

USDA -Emergency Community Water Assistance Grants	Grant	\$150,000 limit	Public bodies, non-profit corporations; population of 10,000 and household median income is not more than 100% of the State's non-metropolitan household income.	Emergency funding for communities that have seen a significant decline in quantity or quality of drinking water due to an emergency (such as a drought)
USDA- Water and Waste disposal direct loans and grants	Loans and/or Grant	Typically \$3M	Service area population not in the excess of 10,000; public bodies, non-profit corporations	Applicants unable to obtain financing from outhur sources at rates or terms they can afford; loans are made based upon, among other things, the life expectancy of the system's project which may be up to a maximum of 40 years.
EPA-Safe Drinking Act Revolving Fund	Loans and/or Grant	Depends on Funding Availability	Community water systems, both privately and publicly owned and non-profit non-community water systems are eligible for SDWSRF financial assistance.	Eligible projects include: 1) compliance with drinking water standards, 2) consolidation of water systems, 3) replace aging infrastructure for long term reliability, 4) water, conservation and security, 5) land acquisition, and 6) planning and design of a water project
USDA - Rural Community Assistance Corporation - Household Water Well System Grant Program	Grant	\$50,000-\$300,000 range and average of financial assistance with maximum loan of \$11,000	Private, non-profit organization that can lend directly to homeowner	Loan is 1% for 20 years and borrower must meet low income requirements